

NEWS

Toys for Tots provides chance to give back for Christmas

CPL. THOMAS PERRY
STAFF WRITER

The most recent War in Iraq and the continuing Middle East turmoil has entrenched the Marine Corps mantra that “Every Marine is a rifleman,” in the minds of the American people. However, the Marine Corps’ contributions to the home front community can often be lost among the heroic headlines.

The U.S. Marine Corps Reserve Toys for Tots Program is one of those homeland contributions that rely heavily on the generosity of the Marines and their families.

The mission of the Toys for Tots Program is to collect new, unwrapped toys during October, November and December each year and distribute those toys as Christmas gifts to needy children in the community.

“It is not the child’s fault that something happens and their family can not afford holiday gifts,” said Staff Sgt. Archie Schubert, the Toys for Tots Lowcountry coordinator. “Our goal is for every child to receive a new gift on Christmas.”

Last year, the Lowcountry played Santa for more than 11,000 families with an estimated 30,000 to 40,000 gifts. Although Toys for Tots is a national program, gifts donated in the area stay within the

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area, which according to Schubert, is very important for many of the people that donate toys.

“Everything that is collected in the region stays in the Lowcountry,” said Schubert. “Many people want to insure that the gifts will help needy families within the Lowcountry.”

The gifts are given to needy families who are registered with the Department of Social Services, The Salvation Army or the U.S. Marine Corps Reserve Toys for Tots Program.

Last year’s numbers allow program organizers to realize how many Lowcountry families are in need during the holiday season, and drives

them to improve on last year’s totals.

Schubert explained that they appreciate any gifts that are donated, but there is also a need for local Marines to volunteer for the post-collection activities such as distribution and gift-wrapping.

There are many local collection points including the Navy Federal Credit Union on the Depot and the Marine Corps Air Station Beaufort, the Air Station Post Office, and at select businesses out in town. The deadline for all donations is Dec. 15.

Toys for Tots began in 1947 when Maj. Bill Hendricks, United States Marine Corps Reserve, and a group of Los Angeles Marine Reservists collected and distributed 5,000 toys to needy children. The idea came from Hendricks’ wife, Diane. In the fall of 1947, Diane hand-crafted a Raggedy Ann doll and asked Hendricks to deliver the doll to an organization, which would give it to a needy child at Christmas. When he determined that no agency existed, Diane told him that he should start one. The 1947 campaign was so successful that the Marine Corps adopted Toys for Tots in 1948 and expanded it into a nationwide campaign.

For more information on donations, or to volunteer, call Schubert at z247-1629.



Staff Sgt. Kevin Dolloson
Last year, the Tri-Command collected an estimated 30,000 to 40,000 gifts and provided gifts to more than 11,000 families. Although Toys for Tots is a national program, gifts donated in the area stay within the Lowcountry.

TSP opens, enables federal employees to enroll, modify account

CPL. JENNIFER BROFER
STAFF WRITER

The Thrift Savings Plan is in open season until Dec. 31, which allows service members and federal employees the opportunity to enroll in the long-term savings and investment plan.

Open season occurs twice a year, April 15 - June 30 and Oct. 15 - Dec. 30, and any adjustments a participant wishes to make to an account can only be done during open season.

The TSP, which is comparable to a corporation’s 401(k) retirement plan, allows service members and federal employees to contribute up to nine percent of their base pay each month into

an account, which is automatically deducted from their pay check. Participants may also elect to contribute 100 percent of their incentive, special and bonus pay, but cannot exceed the Internal Revenue Service’s limit of \$13,000 for Fiscal Year 2004.

One of the advantages of the TSP is participants pay no taxes on contributions or earnings until they withdraw from the account.

According to Becky Radford, financial counselor for Marine

Corps Community Services—South Carolina, the TSP is a good way to familiarize service members with investing.

“It’s a convenient way to save for the future,” she said. “It’s easy because it doesn’t require a lot of research that a lot of other investment plans require. It’s a good thing to have some

investments, and you can set it up so that it works best for you.”

Participants can choose from the following five investment funds:

Government Securities Investment (G) Fund—invested in short-term, risk-free U.S. Treasury securities that are specially issued to the TSP.

Fixed Income Index Investment (F) Fund—invested in a bond index fund that tracks the Lehman Brothers U.S. Aggregate bond index.

Common Stock Index Investment (C) Fund—invested in a stock index fund that tracks the Standard & Poor’s (S&P) 500 stock index (which

comprises large companies).

Small Capitalization Stock Index Investment (S) Fund—invested in a stock index fund that tracks the Wilshire 4500 stock index (which comprises small and medium companies).

International Stock Index Investment (I) Fund—invested in a stock index investment fund that tracks the Morgan Stanley Capital International EAFE (Europe, Australia, Far East) stock index (which comprises stocks in 21 countries).

There is some investment risk involved with the F, C, S and I Funds. Participants may opt to move all or part of the money in their account from

one type of fund to another. They can also calculate their estimated earnings, view most recent rates of return, receive account balances or cancel contributions online at any-time.

According to Radford, once an individual leaves the military, the money saved from his TSP account may be rolled over into an Individual Retirement Account or used to supplement any other military retirement fund.

To enroll, a TSP election form can be printed out from the TSP Web site at www.tsp.gov, or enrollment can also be done at the MyPay Web site at mypay.dfas.mil/mypay.asp.



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The death gratuity had been \$6,000 since 1991, with half of it being taxed.

“It just didn’t seem to be fair for the military family who was left grieving for their service member to get hit with a tax bill,” said Fenton.

Westerfield explained that the Servicemembers’ Group Life Insurance (SGLI) is completely separate from the death gratuity payment

and that many Marines are not aware of the difference.

“There is nothing that says you have to have Servicemembers’ Group Life Insurance,” said Westerfield, who discovered that only 90 percent of service members are currently covered by SGLI, which provides up to \$250,000 worth of term life insurance to them.

Other highlights from the Military Family Tax Relief Act of 2003 include modifying the eligibility criteria of tax-exempt veterans organi-

zations; tax-free treatment of homeowners’ assistance program payments; suspension of tax-exempt status for designated anti-terrorist organizations; and extension of victims’ tax relief to astronauts who die on space missions.

For more information on the full Military Family Tax Relief Act of 2003, visit www.usmc.mil. For more details on personal SGLI information or death gratuity payments, call the Depot Consolidated Administrative Center at 228-2305.

Coach/PMI of the Week



Cpl. Jennifer Brofer
Chosin Range Coach Sgt. Robert C. Booker helped qualify 15 recruits from Platoon 1105, Delta Co., 1st RTBn., to become this week’s Coach of the Week. Booker coached eight experts, six sharpshooters and one marksman. Primary Marksmanship Instructor Sgt. Nicholas R. Vincent (not pictured) led 98.6 percent of the recruits from Platoon 1110, Delta Co., 1st RTBn., to rifle qualification, earning him the title of PMI of the Week. The platoon achieved an average score of 208.



Cpl. Jennifer Brofer
Mike Sapp, vice president of the Rod and Gun Club, takes down the paper turkey targets from a wooden post after a group of shooters tested their skills. Shooters who hit the center of the target took home a real Thanksgiving turkey or ham during the annual Turkey Shoot Saturday.

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For longtime members, the shoot helped club members continue the tradition that started for them more than 60 years ago.

For newcomers, it was an experience they can continue to share with family and friends year after year – whether they take home a turkey or not.

“Everybody just has a good time

... we have a lot of fun,” said Hilton. “We’re going to keep doing it every year.”

All the money raised in the shoot will go toward funding future Rod and Gun Club events. To become a member of the club, all are invited to attend the bi-weekly meetings, which take place the first and third Monday of every month at 6 p.m. To learn more about future events, call Hilton at 252-2237.

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